

Call-For-Cash (“CFC”) ONE-TIME FEE (DIGITAL DAY CAMPAIGN JULY 2020)

CAMPAIGN PERIOD

1. The Hong Leong Bank Berhad’s (193401000023 (97141-X)) (“**HLB**”) “**Call-For-Cash One-Time Fee Whole Month Campaign**” (“**Campaign 1**”) is open to Eligible Principal Cardholders and commences on 1 July 2020 at 00:00:00 hours (12:00 a.m.) and ends on 31 July 2020 at 23:59:59 hours (11:59 p.m.) for the rates specified below, both dates inclusive unless notified otherwise.

Plan	Tenure	Minimum Amount	CFC One-Time Fee	Campaign Period
A	6 months	RM5,000	1.98%	1 – 31 July 2020
B	12 months	RM5,000	3.18%	
C	24 months	RM5,000	5.38%	

HLB’s “**Call-For-Cash One-Time Fee One Week Campaign**” (“**Campaign 2**”) is open to Eligible Principal Cardholders and commences on 7 July 2020 at 00:00:00 hours (12:00 a.m.) and ends on 13 July 2020 23:59:59 hours (11:59 p.m.) for the rates of 1% One-Time Fee for 3 months and 3% One-Time Fee for 18 months tenure, both dates inclusive unless notified otherwise.

Plan	Tenure	Minimum Amount	CFC One-Time Fee	Campaign Period
A	3 months	RM5,000	1.00%	7 – 13 July 2020
B	18 months	RM5,000	3.00%	

“Campaign 1” and “Campaign 2” shall collectively be referred to as “**Campaign**”.

Terms and Conditions

The following sets out the terms and conditions applicable to the Campaign (“**T&Cs**”):

ELIGIBILITY

- The Campaign is open to all existing Principal Cardholders of Hong Leong Credit Cards (“**Credit Card**”) with Credit Card accounts that are in good standing or not in default (“**Eligible Cardholders**”).
- The following Eligible Cardholders shall **NOT** be eligible to participate in this Campaign:
 - Eligible Cardholders who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by HLB/Hong Leong Islamic Bank Berhad (20050109144 (686191-W)) (“**HLISB**”), or have been declared bankrupt (pursuant to a petition by either banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to, during or after the respective Campaign Period; or
 - Eligible Cardholders who have committed, or are determined by HLB/HLISB to be potentially committing any of the wrongful acts stipulated herein.

CAMPAIGN MECHANICS

- The Eligible Cardholders may apply for the Campaign via Hong Leong Connect Internet Banking or Connect App and other channels available i.e. through telemarketing, HLB branches and direct sales. The Eligible Cardholders will be notified of approval or rejection of his Call-For-Cash (“CFC”) application via letter or email to the Eligible Cardholder’s address or email address last registered with HLB, and Short Message Service (“**SMS**”) to existing registered mobile number of the Eligible Cardholders in HLB’s system.

5. The CFC allows the Eligible Cardholders to draw up to 90% of the Eligible Cardholders' existing Credit Card's credit limit (subject to HLB's approval) by the following mode:
 - a) Internal transfer to the Eligible Cardholders' bank account maintained in HLB; or
 - b) Interbank GIRO (IBG) transfer to the Eligible Cardholders' bank account maintained with other licensed bank in Malaysia at the Eligible Cardholders' choice.
 6. The Eligible Cardholders will not be awarded rewards points and/or cash rebates for the CFC.
 7. The approval of the Eligible Cardholder's application will be subject to:
 - a) the current standing of the Eligible Cardholder's Credit Card account and the Credit Card account is not in default at the time of CFC application;
 - b) the Eligible Cardholder's Credit Card's available credit limit at the time of CFC application;
- HLB reserves the right to disqualify the Eligible Cardholders from participating in the Campaign if the Eligible Cardholder's Credit Card is blocked or in default.
8. The Eligible Cardholders shall specify the following:
 - a) the amount he wishes to draw ("**the CFC Amount**"); and
 - b) the name of the bank and particulars of the bank account that he wishes the CFC Amount to be disbursed to.
 9. The Eligible Cardholders shall select in his CFC application, a period for the repayment of his CFC Amount ("**CFC Tenure**"):
 - a) The CFC Tenure available for selection are three (3), six (6), twelve (12), eighteen (18) and twenty-four (24) months;
 - b) During the CFC Tenure, the CFC Amount shall be paid to HLB by way of equal monthly instalments ("**the CFC Monthly Instalment**"). Neither the CFC Tenure nor the CFC Monthly Instalment may be altered or varied thereafter.
 10. The Eligible Cardholders are responsible to provide the true and correct bank account number and any other details required to HLB for the purpose of disbursing the approved CFC Amount.
 11. Upon HLB's approval of the Eligible Cardholders' application and the disbursement of the CFC Amount to the Eligible Cardholders' bank account:
 - a) The Eligible Cardholders' existing available Credit Card's credit limit will be provisionally reduced by the earmarking of an amount equivalent to the full CFC Amount, which will not be available to the Eligible Cardholders but will be progressively restored on a monthly basis as the Eligible Cardholders make his repayment of each CFC Monthly Instalment. HLB shall not be responsible to the Eligible Cardholders for any transaction rejected by merchants due to the unavailability of the amount debited from the Eligible Cardholders' Card; and
 - b) The CFC One-time Fee will be charged upfront on the CFC Amount approved and shall be billed to the Eligible Cardholders' Credit Card account and reflected accordingly in the Eligible Cardholders' next Monthly Credit Card Statement following HLB's approval of the Eligible Cardholders' application.
 12. The CFC Monthly Instalment is computed as the sum of CFC Amount divided by the number of months in the CFC Tenure.
 13. The Eligible Cardholders must pay the full CFC Monthly Instalment amount in addition to the 5% monthly minimum payment due on the rest of the Credit Card outstanding balance. In the event of any delay, failure to pay or partial payment received on the CFC Monthly Instalment by the payment due date, the terms of the HLB Cardholder Agreement shall apply to the CFC Monthly Instalment as if the amount was a charge from a cash transaction and levied with a 18% per annum Cash Interest except if the CFC is applied under Hong Leong Platinum Business Card, the CFC Monthly Instalment will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.
 14. All remaining CFC outstanding balances will be billed to the Credit Card and late payment charges and finance charges shall be levied if:
 - a) Eligible Cardholders default in any of his obligations stated herein or under Hong Leong Cardholder Agreement Terms & Conditions ("**HLB Cardholder Agreement**");
 - b) Eligible Cardholders default in paying the CFC Monthly Instalment or such other sums due and payable to HLB in excess of sixty (60) days from the due date; and/or
 - c) The CFC is cancelled or terminated before the end of the CFC Tenure for the approved application.

The Eligible Cardholders shall forthwith settle all CFC outstanding balances including all fees and finance charges levied.

15. In the event the Eligible Cardholders default in any of his obligations herein, the terms and conditions in the HLB Cardholder Agreement shall apply.
16. All application forms submitted to HLB via fax or scanned copies shall be regarded as original for processing purposes. The information contained in the said faxed or scanned copy of application form shall be deemed as true and accurate and all transactions arising in relation to it shall be valid and binding on the Eligible Cardholders. Notwithstanding this, the Eligible Cardholders agree to retain the original signed application form at all times and make it available to HLB upon request.

GENERAL

17. By participating in the Campaign, the Eligible Cardholders agree:
 - a) to have read, understood and to be bound by the T&Cs herein;
 - b) that HLB's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Eligible Cardholders; and
 - c) to access HLB's website at www.hlb.com.my ("**HLB's Website**") at regular intervals to view the T&Cs of the Campaign and keep up-to-date on any changes or variations to the T&Cs.
18. HLB reserves the right:
 - a) to approve or reject the CFC application submitted by the Eligible Cardholders with assigning reasons;
 - b) to disqualify any Eligible Cardholders from participating in the Campaign with assigning reasons; and
 - c) to add, delete, suspend or vary the T&Cs contained herein, either wholly or in part at HLB's discretion, by way of posting on HLB's Website, or in any manner deemed suitable by HLB at any time with prior notice.
19. In accordance with the HLB Cardholder Agreement, in the event the specified minimum payment of the current balance is not received in full by the payment due date, the applicable late payment charge and finance charges shall be levied on the unpaid amount which includes the CFC Monthly Instalment or part thereof.
20. The Eligible Cardholders shall give HLB at least one (1) month notice should the Eligible Cardholders wish to make early settlement of the unpaid balances. The Eligible Cardholders shall continue to serve all the outstanding balances reflected in monthly statement until the remaining unbilled principal is billed into the Cardholder's next Credit Card statement.
21. The Eligible Cardholders shall forthwith settle all CFC outstanding balances including fee and interest if:
 - a) They are in default of any of the T&Cs herein or any of the terms under the Cardholder Agreement;
 - b) They are in default of payment of the CFC Monthly Instalment and/or any sums due;
 - c) The CFC is cancelled or terminated due to any reason whatsoever; or
 - d) In the event the credit card account is in default for sixty (60) days, or is cancelled or terminated before the end of the tenure for the approved application.

Otherwise, the CFC outstanding balances will be charged as if the amount was a charge from a cash transaction and will be levied with a 18% per annum Cash Interest except if the CFC was applied under Hong Leong Platinum Business Card, the outstanding balances will be treated as if the amount was charged from a retail transaction where the prevailing finance charges based on Tiered Pricing Structure shall be levied.
22. In addition to the terms stipulated above, the Eligible Cardholders agree that the general terms and conditions in the HLB Cardholder Agreement shall be read together with these T&CS as an entire agreement. Any discrepancies between these T&Cs with the general terms and conditions contained in the HLB Cardholder Agreement, the specific terms above shall prevail.
23. In the event of any discrepancies between the T&Cs herein and any advertising, publicity and other materials relating to or in connection with the Campaign, the final T&Cs on HLB's Website shall prevail.
24. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Cardholders agree to submit to the jurisdiction of the Courts of Malaysia.
25. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.